

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: TONYA L GAVIN

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Case No.: 06-12902

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/10/2006.
- 2) This case was confirmed on 12/11/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/15/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/01/2008, 05/09/2011.
- 5) The case was completed on 11/21/2011.
- 6) Number of months from filing to the last payment: 61
- 7) Number of months case was pending: 71
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 17,400.00
- 10) Amount of unsecured claims discharged without payment \$ 104,736.25
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 41,001.18
Less amount refunded to debtor	\$ 1.18
NET RECEIPTS	\$ 41,000.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,000.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 2,590.20
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 4,590.20

Attorney fees paid and disclosed by debtor	\$ 1,000.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITIMORTGAGE INC	SECURED	82,776.00	66,923.99	.00	.00	.00
CITIMORTGAGE INC	SECURED	NA	25,407.18	15,848.86	15,848.86	3,317.00
CODILIS & ASSOCIATES	OTHER	.00	NA	NA	.00	.00
ARROW FINANCIAL SERV	UNSECURED	180.00	NA	NA	.00	.00
ALLIANCE ONE	OTHER	.00	NA	NA	.00	.00
ASPIRE	UNSECURED	676.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	632.00	NA	NA	.00	.00
FLEET CREDIT CARD	UNSECURED	4,197.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	12,158.00	12,895.87	12,895.87	4,417.61	.00
CAB SERVICES	UNSECURED	220.00	NA	NA	.00	.00
CAB SERVICES	UNSECURED	220.00	NA	NA	.00	.00
CALUMET PARK FIRE DE	UNSECURED	205.00	NA	NA	.00	.00
CAPITAL ONE BANK	UNSECURED	810.00	NA	NA	.00	.00
CCA/CREDITPAC	UNSECURED	275.00	NA	NA	.00	.00
CCA/CREDITPAC	UNSECURED	168.00	NA	NA	.00	.00
CDA PONTIAC	UNSECURED	220.00	NA	NA	.00	.00
CHECK PLUS SYSTEMS L	UNSECURED	919.00	NA	NA	.00	.00
COLLECTION COMPANY O	UNSECURED	210.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	312.00	746.62	746.62	255.83	.00
COMMONWEALTH EDISON	UNSECURED	2,226.00	2,551.34	2,551.34	873.99	.00
CREDIGY	UNSECURED	7,385.00	NA	NA	.00	.00
CREDITORS COLLECTION	UNSECURED	332.00	NA	NA	.00	.00
DEPENDON COLLECTION	UNSECURED	250.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
DEPENDON COLLECTION	UNSECURED	250.00	NA	NA	.00	.00
EXPRESS	UNSECURED	2,060.00	NA	NA	.00	.00
FARMERS INSURANCE EX	UNSECURED	2,027.17	NA	NA	.00	.00
FIRST CONSUMERS NATI	UNSECURED	936.00	NA	NA	.00	.00
FIRST PREMIER BANK	UNSECURED	1,671.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	656.00	110.14	110.14	37.73	.00
FIRST USA BANK	UNSECURED	1,104.00	NA	NA	.00	.00
FIRST USA BANK	UNSECURED	8,886.00	NA	NA	.00	.00
GATEWAY CBUSA	UNSECURED	1,858.00	NA	NA	.00	.00
H&F LAW	UNSECURED	200.00	NA	NA	.00	.00
HINSDALE BANK & TRUS	UNSECURED	15,752.00	24,200.36	24,200.36	8,290.08	.00
ECAST SETTLEMENT COR	UNSECURED	304.00	284.00	284.00	97.29	.00
ECAST SETTLEMENT COR	UNSECURED	297.00	225.95	225.95	77.40	.00
ILLINOIS COLLECTION	UNSECURED	6,966.00	NA	NA	.00	.00
ILLINOIS COLLECTION	UNSECURED	1,841.00	NA	NA	.00	.00
ILLINOIS COLLECTION	UNSECURED	190.00	NA	NA	.00	.00
MERCHANTS CREDIT GUI	UNSECURED	660.00	NA	NA	.00	.00
RESURGENT CAPITAL SE	UNSECURED	1,319.00	1,133.12	1,133.12	388.16	.00
MUTUAL HOSPITAL SVC	UNSECURED	3,240.00	NA	NA	.00	.00
ST MARGARET MERCY HE	UNSECURED	479.00	746.00	746.00	255.55	.00
MUTUAL HOSPITAL SVC	UNSECURED	191.00	NA	NA	.00	.00
MUTUAL HOSPITAL SVC	UNSECURED	146.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	3,825.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	168.00	NA	NA	.00	.00
PERFORMANCE CAPITAL	UNSECURED	8,318.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	2,411.00	NA	NA	.00	.00
RNB TARGET	UNSECURED	425.00	NA	NA	.00	.00
MCSI/RMI	UNSECURED	250.00	1,750.00	1,750.00	599.48	.00
RESURGENT CAPITAL SE	UNSECURED	250.00	331.60	331.60	113.59	.00
MCSI/RMI	UNSECURED	150.00	NA	NA	.00	.00
MCSI/RMI	UNSECURED	150.00	NA	NA	.00	.00
MCSI/RMI	UNSECURED	75.00	NA	NA	.00	.00
MCSI/RMI	UNSECURED	75.00	NA	NA	.00	.00
SPRINT PCS CUSTOMERS	UNSECURED	170.95	NA	NA	.00	.00
EXPRESS	UNSECURED	970.00	NA	NA	.00	.00
UNIFUND	UNSECURED	4,206.00	NA	NA	.00	.00
AFNI/VERIZON WIRELES	UNSECURED	785.00	785.12	785.12	268.95	.00
VERIZON WIRELESS	UNSECURED	665.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	369.00	NA	NA	.00	.00
WFND THE LIMITED	UNSECURED	970.04	NA	NA	.00	.00
WFNNB/EXPRESS	UNSECURED	993.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	NA	2,411.83	2,411.83	826.20	.00
ILLINOIS DEPT OF REV	PRIORITY	NA	742.08	742.08	742.08	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	15,848.86	15,848.86	3,317.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	15,848.86	15,848.86	3,317.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	742.08	742.08	.00
TOTAL PRIORITY:	742.08	742.08	.00
GENERAL UNSECURED PAYMENTS:	48,171.95	16,501.86	.00

Disbursements:

Expenses of Administration	\$ 4,590.20
Disbursements to Creditors	\$ 36,409.80

TOTAL DISBURSEMENTS: \$ 41,000.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/29/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.